

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-26127-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Javier A. Valenzuela  
5903 Jefferson Street Apt #201  
West New York, NJ 07093

Lauren L. Valenzuela  
5903 Jefferson Street Apt #201  
West New York, NJ 07093

Social Security No.:  
xxx-xx-2800

xxx-xx-9182

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on October 11, 2017.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: October 11, 2017  
JAN: mcp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Javier A. Valenzuela  
 Lauren L. Valenzuela  
 Debtors

Case No. 16-26127-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db/jdb +Javier A. Valenzuela, Lauren L. Valenzuela, 5903 Jefferson Street Apt #201,  
 West New York, NJ 07093-1136  
 aty +John F. Kwasnik, Mezzacca & Kwasnik, LLC, 980 Amboy Avenue, Suite 2,  
 Edison, NJ 08837-2809  
 cr +Cenlar FSB as servicing agent for New Jersey Housi, 425 Phillips Boulevard,  
 Ewing, NJ 08618-1430  
 516353254 ACS/DEPT OF ED, C/O ACS, UTICA, NY 13501  
 516353257 +AMERIFINANCIAL SOLUTIONS. LLC, PO BOX 65018, BALTIMORE, MD 21264-5018  
 516353260 +BELDEN JEWELERS/STERLING JEWELERS, INC, STERLING JEWELERS, INC/ATTN: BANKRUPTCY,  
 PO BOX 1799, AKRON, OH 44309-1799  
 516353266 +CENTRAL LOAN ADMIN & R/Cenlar, 425 PHILLIPS BLVD, EWING, NJ 08618-1430  
 516353265 +Cenlar, PO Box 77400, Trenton, NJ 08628-6400  
 516353268 +FST PREMIER, 601 S MINNEAPOLIS AVE, SIOUX FALLS, SD 57104  
 516412627 +Jaclyn 55 Condominium Assoc., Mezzacca & Kwasnik, LLC, 980 Amboy Ave., Ste. 2,  
 Edison, NJ 08837-2809  
 516353269 +Jacyn 55 Condominiums, MEM Property Management, PO box 105007, Atlanta, GA 30348-5007  
 516353272 KML Law Group, P.C., 216Haddon Ave., Suite 406, Burlington, NJ 08016  
 516353273 +NMAC, PO BOX 660360, DALLAS, TX 75266-0360  
 516489966 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, Attn: BK Department,  
 425 Phillips Boulevard, Ewing, NJ 08618-1430  
 516353275 +PARAGON FED CREDIT UNI, 100 PARAGON DRIVE, MONTVALE, NJ 07645-1780  
 516353278 +SUMMIT COLLECTION SVCS, PO BOX 306, HO HO KUS, NJ 07423-0306  
 516353279 +TD RCS/THE PET COMPANY, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035  
 516353281 +US DEPT OF ED/GREAT LAKES EDUCATIONAL LO, 2401 INTERNATIONAL, MADISON, WI 53704-3121  
 516418276 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2017 23:10:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 11 2017 23:10:17 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516353255 +EDI: GMACFS.COM Oct 11 2017 22:43:00 ALLY FINANCIAL, PO BOX 380901,  
 BLOOMINGTON, MN 55438-0901  
 516353256 EDI: HNDACOM Oct 11 2017 22:43:00 AMERICAN HONDA FINANCE, PO BOX 168088,  
 IRVING, TX 75016  
 516353258 +EDI: AMEREXPR.COM Oct 11 2017 22:43:00 AMEX, CORRESPONDENCE, PO BOX 981540,  
 EL PASO, TX 79998-1540  
 516353261 +EDI: CAPITALONE.COM Oct 11 2017 22:43:00 CAPITAL ONE, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 516385155 EDI: CAPITALONE.COM Oct 11 2017 22:43:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516353267 +EDI: BLUESTEM Oct 11 2017 22:43:00 FINGERHUT, 6250 RIDGEWOOD RD,  
 ST CLOUD, MN 56303-0820  
 516353270 +E-mail/Text: cst.bankruptcy@chase.com Oct 11 2017 23:11:19 JPM CHASE, PO BOX 7013,  
 INDIANAPOLIS, IN 46207-7013  
 516353274 +E-mail/Text: bgiron@ncsplus.com Oct 11 2017 23:09:56 NTL CRDT SYS, 117 E 24TH ST,  
 NEW YORK, NY 10010-2937  
 516353276 EDI: PRA.COM Oct 11 2017 22:43:00 PORTFOLIO RECOVERY, PO BOX 41067, NORFOLK, VA 23541  
 516431189 EDI: Q3G.COM Oct 11 2017 22:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 516353280 EDI: TFSR.COM Oct 11 2017 22:43:00 TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES,  
 PO BOX 8026, CEDAR RAPIDS, IA 52408

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516353262\* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 516353263\* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 516353264\* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 516353271\* +JPM CHASE, PO BOX 7013, INDIANAPOLIS, IN 46207-7013  
 516353277\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: PORTFOLIO RECOVERY, PO BOX 41067, NORFOLK, VA 23541)  
 516353282\* +US DEPT OF ED/GREAT LAKES EDUCATIONAL LO, 2401 INTERNATIONAL, MADISON, WI 53704-3121  
 516353283\* +US DEPT OF ED/GREAT LAKES EDUCATIONAL LO, 2401 INTERNATIONAL, MADISON, WI 53704-3121  
 516353284\* +US DEPT OF ED/GREAT LAKES EDUCATIONAL LO, 2401 INTERNATIONAL, MADISON, WI 53704-3121  
 516353259 ##+AURORA FINANCIAL GR IN, 9 EVES DR STE 190, MARLTON, NJ 08053-8114

TOTALS: 0, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 148

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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Robert P. Saltzman on behalf of Creditor Cenlar FSB as servicing agent for New Jersey Housing  
and Mortgage Finance Agency dnj@pbslaw.org  
Russell L. Low on behalf of Joint Debtor Lauren L. Valenzuela rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Javier A. Valenzuela rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 5